

Exhibit 5

Notice of Allowability

Application No.

09/896,438

Examiner

Jason M. Borlinghaus

Applicant(s)

BENNETT ET AL.

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/22/07.
2. ☐ The allowed claim(s) is/are 20-35.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date <u>10/22/07</u> | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

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DETAILED ACTION

Preliminary Matters

The following Allowance supplements the previously mailed Allowance of 08/20/07. The issuance of this supplemental Allowance is solely to confirm that the Examiner took the opportunity to examine and analyze additional IDS references submitted by the Applicant on 10/22/07.

After careful consideration, the Examiner finds no evidence contained within the additional IDS references that the prior issued Allowance of 08/20/07 should not stand. The prior issued Allowance is thereby reaffirmed.

Allowable Subject Matter

Claims 20 – 35 are allowed.

The following is a statement of reasons for indication of allowable subject matter.

The prior art fails to teach or suggest the limitations of:

An information portal system that authenticates a user for access at the information portal system and then said portal authenticates itself to an institution server to retrieve information on the user's behalf, wherein "the portal-institution authentication data [is] different from the user-institution authentication data." (as in independent Claims 20, 26 and 31).

Such limitation is present in all independent claims.

It is well known in the art of information systems for a user to authenticate himself with an information portal and for said information portal to retrieve

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information from a financial institution server on the user's behalf. Traditionally, the user provides the information portal with the userid and password that the user would utilize to directly retrieve information from the financial institution, and the information portal using such authentication data interacts with the financial institution in the user's stead. Such a conventional system is termed a "stand-in" system, as the information portal stands in the place of the user to obtain data from the financial institution.

The instant application distinguishes itself from this common practice as the userid and password that is utilized for direct user-institution authentication is different and separate from the userid and password utilized by the information portal for portal-institution authentication.

With the usage of a dual authentication protocol, security is enhanced. Under the conventional system should unauthorized personnel infiltrate the information portal they could conceivably obtain a user's userid and password from the portal system, allowing them authorized access to user information at a financial institution. However, the instant application does not require storage of such information at the information portal, rather the information portal possesses a separate and distinct userid and password for access to user information at a financial institution. Usage of a separate and distinct userid and password for authentication of the information portal allows the financial institution server to establish separate security protocols for the information portal, such as limiting the actions that the information portal can take on the user's behalf.

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Freishtat (US Patent 6,317,783) discloses an information portal system (intermediary website) in which a user (end user) provides the portal system with authentication data (registration information) for use with a financial institution (PI provider). The portal utilizes the user's authentication data to connect to the financial institution to retrieve information on the user's behalf. However, Freishtat does not teach nor suggest the applicant's dual authentication protocol wherein "the portal-institution authentication data [is] different from the user-institution authentication data."

Neither this patent prior art reference, alone nor in combination with other patents, publications nor non-patent literature, disclosed nor teaches the feature(s) of a dual authentication protocol wherein "the portal-institution authentication data [is] different from the user-institution authentication data."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jason M. Borlinghaus whose telephone number is (571) 272-6924. The examiner can normally be reached on 8:30am-5:00pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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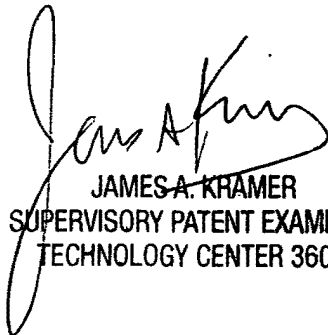
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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

JMB

November 6, 2007

 11.2.07
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SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600